

Docket No. 3350-31M
File No. 1158.41324C12
Client No. BillPay-M



[Signature]
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

KIGHT, et al : Group Art Unit: 3621

Serial No. 10/697,114 : Examiner: TBD

Filed: October 31, 2003 :

For: ELECTRONIC PAYMENTS WITH RISK BASED SELECTION OF TYPE OF
DEBITING OF THE PAYER'S DEPOSIT ACCOUNT

TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 8, 2005

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- No additional fee is required.
 Also attached: PTO-1449 Form; Cited References

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x \$50 =	\$0
Independent Claims	2	2	0	x \$200 =	\$0
TOTAL FEE DUE					\$0

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- [] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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SWC/slk
Enclosures

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 8, 2005

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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this paper, including extension of time fees, to the Deposit Account No. 01-2135
(Case No. 1158.41324C12) and please credit any excess fees to such Deposit
Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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SWC/slk
Enclosure

Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-31M 1158.41324C12	SERIAL NO. 10/697,114
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
		FILING DATE October 31, 2003	GROUP

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA						
AB						
AC						
AD						
AE						
AF						
AG						
AH						
AI						
AJ						
AK						
AL						

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	Article, "Pay your Bills the PC way", ST. Louis Post Dispatch (SL0-Monday, July 31, 1989; Magid, Lawrence J; Five Star section; Monday's Business Section; page 18; extracted on Internet from Dialog database
AV	Crossman, Craig, Herald Columnist; "Paying Bills can be an Electronic Task"; Miami Herald; March 12, 1990; extracted on Internet from Dialog database, accession #05520522
AW	Shipley, Chris; "I threw away my checkbook"; PC-Computing, v3, n11, p112 (7), Nov. 1990; extracted on Internet from Dialog database, accession #01379643
AX	Steinberg, Jeffrey A.; "Checkfree"; MacUser, v6, n8, p68 (3), August 1990; extracted on Internet from Dialog database, accession #01376772
AY	Lewis, Peter H.; "Personal Computers: Managing Your Money", New York times, Late Edition; Final ED, Col. 5, p8, August 29, 1989; extracted on Internet from Dialog database, accession #01871726

Examiner	Date Considered